

A Work Project presented as part of the requirements for the Award of a Master Degree in Management from NOVA – School of Business and Economics

**Consulting project for the citizenship department of Câmara Municipal de Cascais:**

**City Points Program Expansion: analysis of current challenges and recommendations to attain a sustainable growth**

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A Project/ Consulting Lab carried out on the Master in Management Program, under the supervision of: Lénia Cristina Fernandes  
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January 4th, 2019

Foremost, we would like to express our profound gratitude to our thesis advisor Prof. Lénia Mestrinho, not only for her guidance but for all the availability, patience and dedication to our project. No doubts or questions were left unanswered, and an unparalleled support was given during these months. Her teaching and mentoring skills were in great part responsible for the success and final outcomes of this project.

Constança Casquinho has also our thankfulness for accepting us on the Consulting Labs and for relying on our capabilities to work alongside Câmara Municipal de Cascais. We are very much thankful to Câmara Municipal de Cascais for this opportunity, with a genuine appreciation to Rosário Daugbjerg, Sílvia Duarte and Isabel Xavier for all the feedback, encouragement and challenges given.

Furthermore, we take this opportunity to express our gratitude to our second home, Nova School of Business & Economics and its professors and staff for this incredible academic and personal journey. It was here where we developed professional skills and tools, learned something new everyday, but mostly grew into individuals with own opinions and dreams.

Finally, to our parents and friends, our deepest gratitude for providing us unfailing support and continuous encouragement, and to those who ever positively impact our academic path and contributed to the success of this project.

*Consulting Labs* are group projects that aim to solve real companies' challenges, providing a practical approach to Master's students.

## Consulting Lab

By providing a real consulting challenge, the Consulting Labs prepare Master's students for their future working environment. During this project, the students have the opportunity to apply and improve their theoretical knowledge in real consulting projects that will answer client's needs and surpass its expectations.

In this case, the team worked along with CMC (Câmara Municipal de Cascais) to build and present sustainable recommendations for the City Points' growth.

The team had weekly meetings at CMC to achieve significant results, guarantee syndication between the parts involved, have constant and important feedback and share the company's culture.

## Objectives for City Points Consulting Lab

- Identify and meet CMC's needs
- Collect and analyze relevant information of City Points, namely users, partners, vouchers and actions
- Analyze loyalty programs trends and identify peers in the market to evaluate City Points performance
- Project an ecosystem and develop grounded recommendations for each stakeholder

## Project

CMC produces several winning ideas and proposals to engage participation and collaboration among its residents, bearing in mind that "everything starts in the people". In order to promote civic engagement between its residents, CMC created a digital platform, City Points (CP).

City Points is a rewarding program (available only via mobile App) that encourages good citizenship practices using gamification. The user has pre-defined activities available on the App around Cascais county, within the areas of social responsibility, citizenship, mobility and environment. For each activity (action) performed the user will earn a specific amount of points (City Points). Then, the user will redeem its accumulated points in vouchers that can be converted into products or services, that behave as incentives to the user's participation. An example of CP system is illustrated in appendices number 7-9.

Although CP has already been implemented in the market, CMC pretended to expand it, but designing a growing strategy proved to be more complex than expected, thus CMC appealed to the Consulting Lab for some guidance. Therefore, the consulting lab prior formulating any business model, felt it was needed to **analyze critical points that could harm or pull this expansion and develop a sustainable path of further steps to implement.**

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# 1. Executive Summary

The purpose for this consultancy report is to address a sustainable growth for City Points and identify further steps to follow.

The platform was launched last year and recorded 1857 users. However, just 41,8% of them are active members, which reveals a strong limitation for CP to retain them. In terms of engagement, only **33% of total users performed at least one action, in a total of 1945 completed actions. The number of vouchers acquired were 127** which represented **9,52% of the total offer**, indicating a possible absence of alignment between rewards and the costumer's interest. Of those acquired vouchers, **64,56% were used (conversion rate)**, while **35,56% expired**. This acquisition was **performed by 6,24% of the total users**, illustrating a small engagement from the participants.

A conducted research to the market demonstrated that City Point's **redemption rate** (percentage of points spent in rewards) is low, as it is 5% and below the market average (13%-32%); **net promoter score** (satisfaction with the brand) is high, since it revealed a good value (49,5%) comparing to the market (31%-47%); **session duration** is low comparing to the market (1,75 min vs. 4,35 min); and its **engagement rate**, that represents the percentage of users committed, reached 68,26%, but due to its subjective value it would be inadequate to compare with market values.

When compared with similar programs in the market, City Points uses equal methods to earn and exchange points. However, regarding key features used by loyalty programs, City Points is still in disadvantage compared to its peers for not having a website; social media integrated on the program or as a way of earning points; badges to differentiate engaged users; personalized content nor impact metrics of customer's actions.

To attain a sustainable growth and offset the critical points analyzed, City Points must focus on its **product**, namely in the actions and vouchers offered. Firstly by adjusting its geographic distribution to reach more residents, and then, by modeling its offer with the intent to create frequency, novelty and taking advantage of CMC's infrastructures in the actions offered. While for vouchers it is suggested exclusives rewards, daily activities and promotion of sustainable habits. Finally, City Points should increase the dynamic of its program by fostering components of interaction with the user, such as social and gamification components for the actions, while for the vouchers, to boost its acquisition and customer's experience, CP should apply a personalized and interactive awarding strategy. City Points' **team** (relationship between CMC and Innwave -program developer) must also be reviewed, guaranteeing the constant exchange of information, the equally share of responsibilities among all involved and the alignment of their goals. Additionally, the **technology** used in the program should enrich the customer experience, as well as its navigation, and enable the consumer's data collection by the App. As its main asset, CP must adopt strategies in each step of the **costumer** journey. Finally, although the only **channel** available is through the App, CP should expand its program to a website to increase its target audience to other segments.

After conducted the study, the team validated that City Points can attain a sustainable growth if CMC follows the recommendations given, taking into consideration the roadmap suggested.

## 2. Literature Review

Developed by InnoWave alongside with CMC, CP is a rewarding program that encourages good citizenship practices, CP's aim is to have loyal customers to the Program itself, but mostly to encourage a change in users' behaviours. After one year of development, CMC decided it was time to prepare CP for an expansion, however they were facing uncertainties on its road map, and for that reason they decided to challenge the Consulting Lab with this concern. In addition to this developing step, CP has no direct rivalry as it is a pioneering project, having merely some peers that only match partly the program, which hamper our market analysis and comparisons. The main goal of this thesis was to deliver a sustainable growing plan with concrete suggestions on how to improve CP's actual performance and how to expand it within Cascais County. This project had as main studied subjects Loyalty Programs, Customer engagement, Gamification, and how could CP grow while assuring its customers satisfaction, retention and frequent usage of its Loyalty Program.

**Loyalty:** Loyalty can be seen from two dimensions: attitudinal and behavioral (Tabaku, Zerellari 2015)<sup>1</sup>. The attitudinal loyalty is a result of a psychological connection with the product or service, involving a preference and components like a positive attitude and commitment. Whereas, behavioural approach represents the proportion of times a purchaser chooses the same product or service in a specific category compared to the total number of purchases made by the purchaser in that category (Rundle-Thiele and Bennett, 2001)<sup>2</sup>. These loyal customers can generate as much as 20 percent of a company's results (Shaukat, Auerbach 2011)<sup>3</sup>, in addition, one quarter of consumers nowadays sign up for loyalty programs via smartphones (Mckinsey 2015)<sup>4</sup>.

**Loyalty Programs:** According to Lars Meyer-Waarden (2008)<sup>5</sup>, a Loyalty Program is an integrated system of marketing actions that aims to make customers more loyal by developing personalized relationships with them.

**Gamification:** Brett Terrill (2008)<sup>6</sup>, firstly described "gameification" as taking game mechanics and applying them to other web properties to increase engagement (Houtari, Hamari 2017)<sup>7</sup>. Later on, as the term went viral, gamification was broadly described as the use of game design elements in non-game contexts (Deterding, et.al., 2011)<sup>8</sup>. Thereby, CMC created a Loyalty Program for Smartphones with gamification as main component and structure, hoping to facilitate user's interest and engagement with the brand, and thus create a last longing relationship between citizen and City Hall while users positively impact society and environment with their practices. The fun, interactive features of smartphone applications for loyalty programs might not only bring meaningful enjoyment but also motivate users to achieve more rewards, allowing them to monitor their progress instantly and, in turn, to feel competent in obtaining the rewards (Hector 2015)<sup>9</sup>.

There is room for this program to develop in the market, as nowadays, on average, each consumer is in 14,3 Loyalty Programs and 27% of consumers elect the experience as the most important point of difference between programs, assuming more significance than traditional values, such as the trust and the value for money (Reichheld 2000)<sup>10</sup>. We believe CP has a strong competitive advantage for its innovative and pioneering customer experience in addition to its sustainable and socially responsible elements. City Points may easily find new partners to join its program, as, even during an economic crisis context, Portuguese companies did not ignore the importance of social and environmental aspects as the drivers to reach progress. (Pwc 2012)<sup>11</sup> However, it may also face struggles with its Portuguese public as its civic engagement is lower than European's average (OECD 2017)<sup>12</sup>, which may show some resistance to actions that promote civic involvement. After acknowledging the principals of loyalty, loyalty programs, gamification and how to apply them in the project, there is sufficient background to analyze City Points' internal performance as well to develop a market research and recommendations based on the insights taken from the literature review and analyzes. Nevertheless, CP would always be a challenging project due it uniqueness and revolutionary grounding.





This project was divided into three main stages: diagnosis (which included an internal analysis of City Point's main figures and performance); analysis of the market; and selection and creation of recommendations.

As CP was struggling with some current problems and its future expansion path, the Consulting Lab decided that the scope of the project should cover City Points' current performance; current offer and partnerships, and understand how these components could improve, or better answer its customers wishes; recommendations over actions and vouchers' offer; app dynamics; technology and customer interaction. Our recommendations did not encompass actions and vouchers' pricing as there was a new pricing table already in development which had been recently agreed between potentials and confirmed partnerships. As a general thesis' structure, the project was divided in three main stages: Diagnosis, Analysis and Recommendations.

**Diagnosis Methodology - Objective:** Data gathering about City Point's performance, customers, partnerships and its analysis.

## Method:

- Collect customer reports with specific data such as: users ID's, registration date, actions performed and vouchers acquired. A listing of actions, vouchers and partnerships available was also requested. As data was not available on a platform that could easily be accessed and updated, all the data gathered for the diagnosis' stage was between August 2017 and 25th of September 2018 (the day we received all the reports in Excel format), and no new data was added to the research unless it is informed otherwise.
- This data was gathered, organized and worked by the Consulting Lab, using excel, and creating our own Database which stood as main tool for all the analyses of this stage and further ones. Data collection was then presented into four main components: Users, Partners, Actions and Vouchers.
- As it was not possible to contact users via their emails, as per privacy agreements, it was necessary to gather feedback personally. For that reason, the Consulting Lab created a survey, and on the 13<sup>th</sup> of October, during the Green Fest event, the team collected answers of potential and actual users of the App in order to better understand consumers preferences and behaviours. (Survey Script available at page 27 of Appendices)

## Diagnosis Main Components and guidance topics:

Users	Partners	Actions	Vouchers	Survey
<ul style="list-style-type: none"><li>• Profile information</li><li>• Registration distribution over the last year</li><li>• Active membership rate</li></ul>	<ul style="list-style-type: none"><li>• Partnerships available</li><li>• Actions and vouchers distribution</li><li>• Average "offer price" between partners</li></ul>	<ul style="list-style-type: none"><li>• Actions available and categories</li><li>• Percentage of users that perform actions</li><li>• Most taken actions and locations</li></ul>	<ul style="list-style-type: none"><li>• Vouchers available and categories</li><li>• Most acquired vouchers and locations</li><li>• Conversion Rates</li></ul>	<ul style="list-style-type: none"><li>• Potential and current users feedback about concept and App</li><li>• Users preferences for vouchers and actions</li></ul>

A market research and benchmarking was crucial for CP to comprehend trends, similar programs and its performance. Recommendations were the result of our conclusions gathered during the diagnosis and analysis stages.

**Analysis Methodology - Objective:** Analysis of Loyalty Programs' market and its technology trends; and gamification as main program's component. Development of a benchmark in order to compare similar programs to City Points to better understand its positioning.

### **Method:**

- A research was made to **better understand subjects** such as Loyalty Programs and gamification following some guidance topics: what is a LP; how to create a LP; types of LP; best practices for LP; customer acquisition and retention in LP; what is gamification; best practices for gamification; technology and market trends.
- There was also a **selection of similar LP for benchmarking**. Our choice started by looking for "social gamified" loyalty programs, meaning, LP with its mission centred on a common good, such as sustainability, social responsibility, volunteering, citizenship or recycling; while having gamification as the mainstay of the program. As second criteria, the gamification system should consist on accumulation of points/rewards by practising such social and/or sustainable activities, if a LP had distinct ways of earning points (e.g. using social media, word of mouth, photos) it would be greatly valued for analysis. These LP should also have rewards as recompense, that could be tangible (such as products offers or discounts) or more abstract (badges, recognition). However it was a challenging hunt as there were not many LP covering all these criteria, nevertheless we managed to gather 5 peers (4 original from USA and 1 from Portugal), each one of them with main focus on social areas and with enough information about its offer (in actions and for rewards) and gamified system (e.g. points system, user interaction).
- Besides the Benchmark, **main Market Guidance Values** (as redemption rate, conversion rate, net promoter score, session length etc.) were also identified in order to relate CP's performance.

**Recommendations Methodology - Objective:** Development of relevant and tangible recommendations for each element that composes City Point's Ecosystem.

### **Method:**

- Initially, we designed the **City Point's ecosystem**, guided by our own perception of the project, in order to better recognize interactions and priorities between stakeholders of the program. This ecosystem also worked as our agenda for the final Steering Meeting, where recommendations were organized by stakeholders, with exception of "Partners'" recommendations, since potential partnerships were previously mentioned at "Product" recommendations (slides 30 and 35).
- Then, **recommendations for each element of the ecosystem** were developed based on our conclusions, gathered during diagnosis and/or analysis stages. Those recommendations followed **strategic guidelines**, pillars which aimed to help CP for future making decisions. After presenting our conclusions and respective strategic guidelines, concrete recommendations were presented on a table for easier understanding and better visualization. These **tables have a brief description of the recommendation, potential partner** (when applicable), to which **strategic guideline** is the commendation answering to and an **estimated time of implementation** for each recommendation group. Supporting these recommendations are some **mock representations**.
- Finally, after assembly all the recommendations, it was presented a **suggestive road map**. Here, main developing areas and tasks are organized according priorities and urgency. Each recommendation has a timeline of its implementation launch that will better answer market needs and customers' priorities.

## 4. Diagnosis

# Diagnosis - Users

From all the Users that registered at City Points, since August 2017 until September 25th 2018, 41.8% were considered to be active members. The number of new registers does not show a stable growth, however it is positively influenced by CMC's promotion campaigns.

## Total Users Gender Distribution

(identification using  
Usernames' gender)



46%



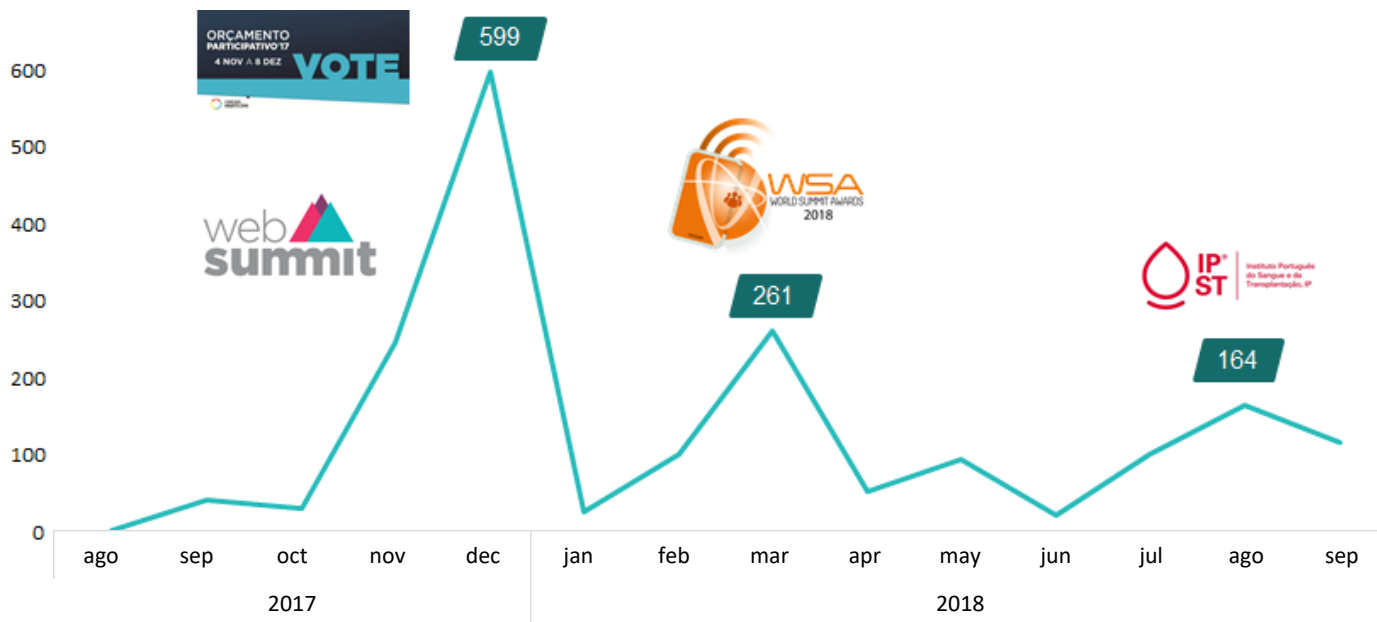
49,65%

Not Identified: 4,35%  
(for Usernames that were  
not gender identifiable)

## Percentage of Active Members

41,8%\*

New Registrations in City Points and main CMC Events during highest enrolment months



Diagnosis time period was defined from August 2017 until 25<sup>th</sup> of September 2018 since data could not be updated automatically. For that reason, after gathering all the needed information to start our diagnosis, no more data was added to the research, unless specifically said.

\* Members who logged in using "My Cascais" credentials (#776) divided by the total number of users (#1857). This integration with "My Cascais" was available since April 2018, so we assumed members, who did not authenticate the account after April, as inactive.

# Diagnosis – Partners

Currently, City Points counts with 36 partnerships, divided between external and internal partners. Most of them are specialized in assuring actions (54%) .

Total of Partnerships

36

Type of Partnerships:

57% Actions

23% Vouchers

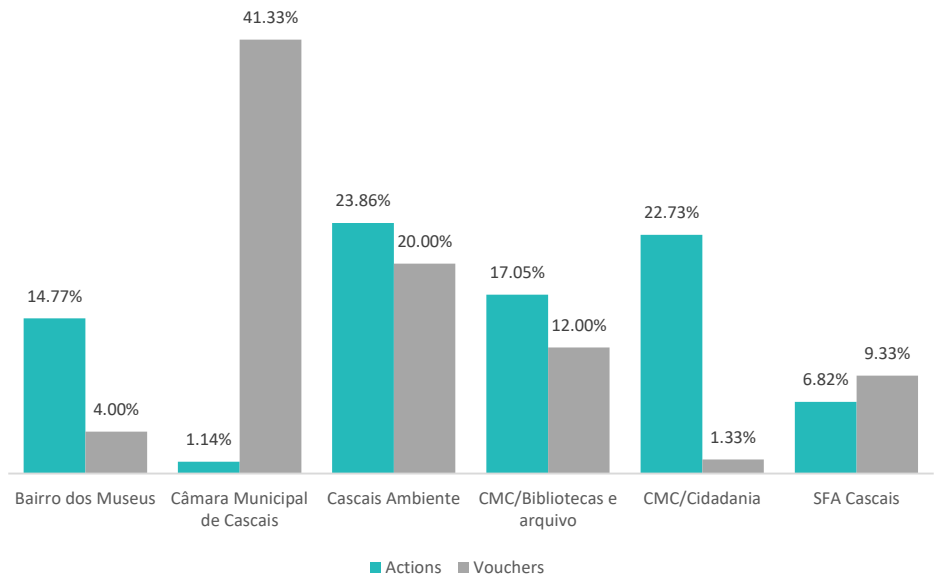
20% Vouchers & Actions

56% Internal Partners

44% External Partners\*

\* Including potential partners

Representativeness of each partner in the overall offer



Partners – Organizations that provide actions or vouchers to City Points

Internal Partners – within CMC structure

External Partners - without belonging to CMC structure

Note 1: Repositions of new vouchers or actions were not counted during this analysis, only the voucher variety that was offered from each partner.

Note 2: Only the partners who offer simultaneously actions and vouchers are represented in the graph.

# Diagnosis – Actions

Only 33% of the total number of users performed at least one action. In 2017 the majority of points earned were due to the County's Budget Participation, while in 2018, the weight of the categories was better distributed.

Users who performed at least one action:

33%

Proposed categories:

**Environment (1391)**

- Waste4think
- Social Shops

**Citizenship (347)**

- County's Budgeting participation
- City Points Ambassadors

**Social Responsibility (131)**

- Volunteering
- Blood Donations

**Mobility (40)**

- Mobility's survey

**Culture (36)**

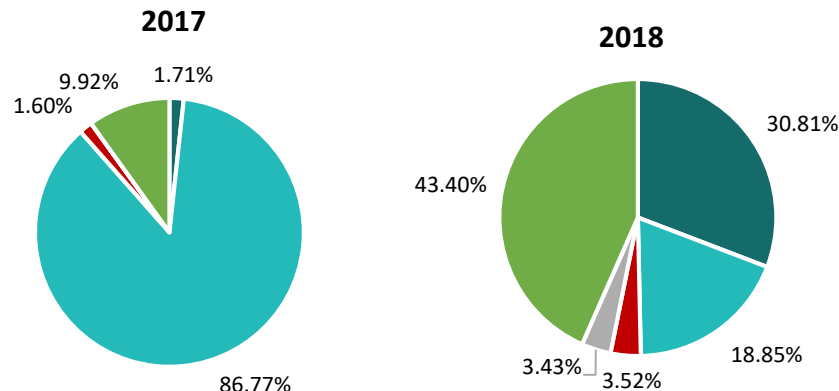
- Quinta do Pisão
- Histórias Paula Rego

Total of actions taken: 1945

Units: number of actions taken

Categories Representativeness over the Total of Points by Performed Actions

Environment Citizenship Culture Mobility Social Responsibility



- 33% of total Users performed at least one action from City Points portfolio.
- 2017 was mainly represented by Citizenship actions.
- In 2018 the weight of categories was better distributed, having Social Responsibility (Volunteering) and Environment (Waste4Think) as main categories.

# Diagnosis – Vouchers

127 vouchers were acquired, which represented 9,52% of the total offer. In addition, these vouchers were attained by 6,24% of the total users, who revealed most of their preferences in cultural vouchers.

Percentage of the  
acquired vouchers:

9,52%

Proposed categories:

## Culture (78)

- Lisbon Academic Week
- Cascais Christmas Village

## Well Being (22)

- Feed Purchase
- Dog Bath

## Environment (18)

- Aromatic Plants
- Donkey Workshop

## Mobility (9)

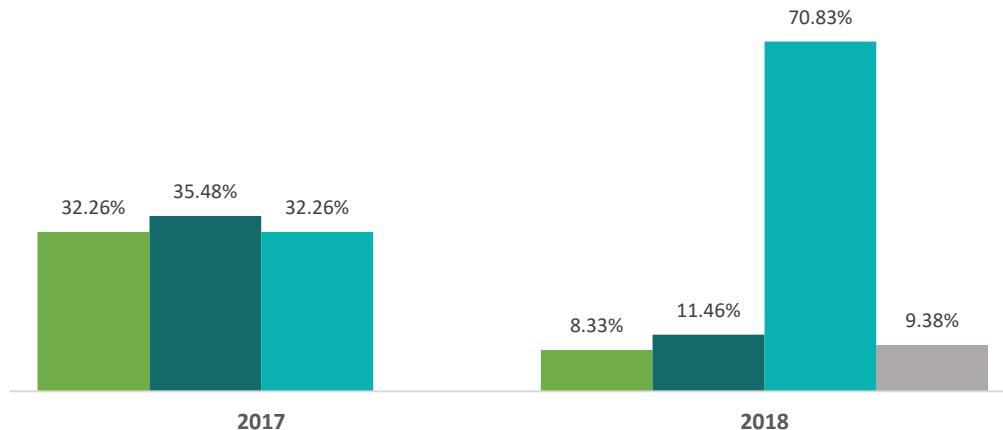
- Leisure Bicycles
- Public Transportation Pass

Total of acquired vouchers: 127

Units: number of vouchers acquired

## Acquired Vouchers per Category

Environment Well Being Culture Mobility



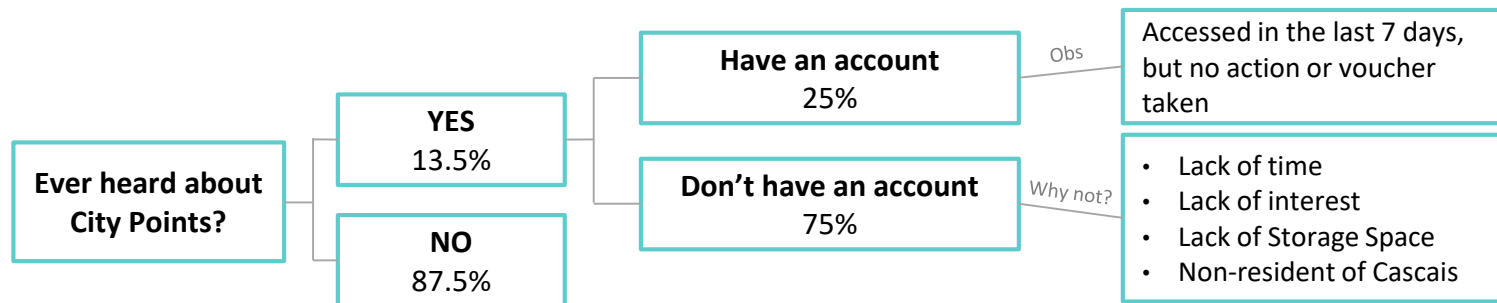
- 6,24% of total Users acquired at least one voucher from City Points portfolio.
- Only 5,09% of the total earned points were spent in vouchers, which lead to an average of 55,80 points held in the user's wallets.
- The average spent per voucher was 47,7 points.
- The top acquired vouchers were Lisbon Academic Week (38,46%), Cascais Christmas Village (38,46%) and Concerts (14,10%).
- 64,56% of the acquired vouchers were used, while 35,56% expired.

Note: For all the calculations, it was considered the years of 2017 and 2018.



# Diagnosis – Survey

Survey made during the Green Fest in Estoril, with a total of 64 answers, where almost 88% never heard about the Program. The majority of the existing vouchers meet the preferences of the interviewees. However, they would appreciate discounts in Food and Restaurants.



By how much would you recommend City Points to a friend?

8,45/10\*

Survey Details:  
64 answers



67,19%



32,81%

\*On a scale of 0-10

Note: Due to the lack of awareness about City Points, it was asked to evaluate the concept, instead of the satisfaction with the app.  
The Survey Script can be found on Appendices Page 27

## Preferences for possible vouchers (Survey results)

- 1  Culture
- 2  Food and Restaurants
- 3  Mobility
- 4  Sports and Activities
- 5  Others

## Diagnosis – Summary

Both Users and Partners database has been increasing with the growth of the App, however it would still be necessary to collect more indicators to track its evolution. It is important to diversify the actions by directing the offer according users' interests, as for vouchers' conversion rate it may improve through lower expired vouchers.

	Conclusions	Recommendations
<b>Users</b>	1857 Total Users to 25 September 2018, with 41.8% of active members.	<b>Collect session history in order to segment different levels of activity.</b>
	Women score higher, on participation and involvement, than men.	<b>Adjust actions and vouchers with bigger focus in this segment.</b>
<b>Partners</b>	High discrepancy in points assignation for vouchers and actions within the partners.	<b>Creation of a conversion table that follows a general rule (on going)</b>
<b>Actions</b>	Actions performed are mostly related to Recycling or County's Budget.	<b>Other less frequent actions or of greater interest to CMC, should be better promoted, during a certain period of time and for higher rewarding points.</b>
<b>Vouchers</b>	The low purchase of vouchers by users is shown with the acquisition rate of 9.52%.	<b>Meet consumer's preferences by eliminating those vouchers which have never been purchased.</b>
	42% of the vouchers can be purchased with the registration bonus points.	<b>Reduce the amount of bonus points. (longer term recommendation)</b>
	Although the annual conversion rate reaches values above 60%, more than 35% of the vouchers expire after its acquisition.	<b>Send notifications/ alerts to users once purchased vouchers are about to expire.</b>



## Analysis – Benchmark with Loyalty Programs (1/2)

We considered some programs similar to City Points, as they also reward common goods such as citizenship, sustainability, volunteering or shared mobility. Other criteria were taking into account as explained in Methodology, resulting on these 5 peers for Benchmarking analysis



**Michigan, Grand Rapids, 2011**<sup>13</sup>

**Users: 14.652 (active members)**

**Earn points:** Recycling, volunteering and website (quizzes).

**Exchange points:** Discounts in products and services from local companies.



**North Carolina, 2011**<sup>17</sup>

**Downloads: + 10.000 (Google Store)**<sup>18</sup>

**Earn points:** Publishing sustainable actions done in the app.

**Exchange points:** Gift Cards from partners (lottery).



**Nova lorque, 2004**<sup>14</sup>

**Users: + 2 millions (total)**

**Earn points:** Recycling and Website (quizzes, videos).

**Exchange points:** Online store products, discounts in products and services from partners.



**Washington DC, 2017**<sup>19</sup>

**Downloads: + 1.000 (Google Store)**<sup>20</sup>

**Earn points:** Volunteering only (according to the time spent in events).

**Exchange points:** Tickets to festivals, restaurants and other entertainment products/services.



**Portugal, 2018**<sup>15</sup>

**Downloads: + 10.000 (Google Store)**<sup>16</sup>

**Earn points:** Recycling and app, through challenges, collections and quizzes.

**Exchange points:** Vouchers in restaurants, sport, entertainment, recreation and tourism.

## Analysis – Benchmark with Loyalty Programs (2/2)

The table below shows City Points' position and its similar LP according chosen criteria that would better represent a dynamic and interactive Loyalty Program with a Gamification component.

		PEERS				
	City Points	My GR City Points	Recyclebank	Recycle BinGo	JouleBug	ChipN
Website without Log-in		✓	✓	✓	✓	✓
Website with Log-in		✓	✓			
App	✓		✓	✓	✓	✓
Points earned through App	✓		✓	✓	✓	✓
Points earned through Referral			✓			
Bonus Points	✓		✓	✓		
Badges/ Levels				✓	✓	
Competition/ Ranking	✓				✓	
Temporary Challenges	✓			✓	✓	
Personalization			✓			
Impact metrics		✓		✓	✓	✓

*"81% say it's somewhat or very appealing to be able to earn rewards regardless of whether a purchase was made in store, on a website or on a mobile device."*<sup>21</sup>

**nielsen**

*"Leveraging social networks to create competition and provide support. (...) (This) increases the level of interaction and engagement."*<sup>22</sup>

**Deloitte.**

*"80% of consumers get excited to find a new way to earn loyalty points"*<sup>23</sup>

**KPMG**

*"Just-in-time feedback gives recipients the opportunity to make adjustments to their behaviour and to witness the effects of these adjustments on performance."*<sup>24</sup>

**McKinsey&Company**

# Analysis – Engagement and Redemption Rates

As a subjective value, City Point’s Engagement Rate (percentage of users committed over the total number of active users) was not possible to compare with market values. City Point’s Redemption Rate is below market average percentage.

- Engagement Rate calculation using values from September 2018, with a total of 230 active members (users who registered and/or performed at least 1 action during the month of September).
- Different levels of Engagement were calculated according to the number of actions performed by users during September.

Level of Engagement	Engagement Rate
Curious (1 – 5 actions)	36.52%
Neighbour (6 – 10 actions)	15.22%
Neighbourhood Watch (11 – 20 actions)	10.43%
Ambassadors (>21 actions)	6.09%

**Total Engagement 68.26%**

	City Points	Guidance Values
<b>Redemption Rate</b> (% of points spent in rewards) **	5%	13% - 32% <sup>25</sup>
<b>Engagement Rate</b>	68.26% <sup>26</sup>	NA*

Note: Engagement Rate calculated using values from Database provided by CMC.

“Waste4Think” action was considered for these calculations, as it has a considerable impact on users’ engagement. Another table without this action is available in the Appendices Page 38

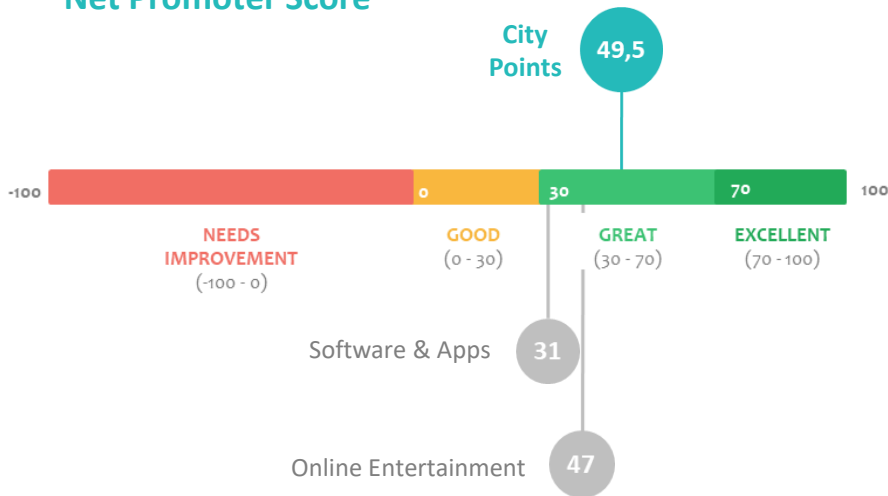
\* As Engagement Rate was very subjective with very specific values it was not considered market guidance values

\*\* Redemption Rate was already calculated during Diagnosis phase

# Analysis – Market – NPS and Session Length

NPS collects customer's satisfaction with a brand, product or service. There are no correct values, only guiding values which may vary from industry to industry. As an App, City Points should improve its average session duration.

## Net Promoter Score



## Net Promoter Score = % Promoters – % Detractors

$NPS = 57.63\% - 8.47\% = 49.5\%$

Detractors: 0 - 6 points

Passives: 7 - 8 points

Promoters: 9 - 10 points

Note: During the survey, due to the lack of awareness about City Points, it was asked to evaluate the concept, instead of the satisfaction with the app.

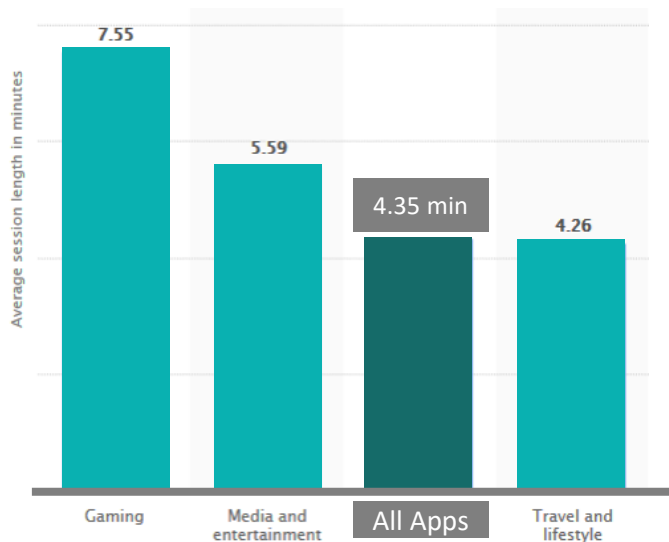
Source: QuestionPro 2017 <sup>27</sup>, Retently 2018 <sup>28</sup>, Surveys

## Session Length



City Points - 1:75 min (average)

Average length session in Apps  
(last trimester of 2015)



Source: Statistica <sup>29</sup>

# Analysis – Market – Drivers for retention

Based on market trends and similar programs of City Points the main drivers for retention are the constant novelty, introduction of challenges and competition combining with the introduction of social media and personalized content in the user's experience.

## City Points

## Main drivers of Loyalty Programs with Gamification



Personalized content



Geographic location



Create an history/context behind the main purpose



Consumer preferences record



"Small" competition (neighbourhood, work, school, friends)



Clean design and quickness of the App



Give and ask for Feedback – give constant positive feedback to users, and at the beginning ask and reward for their feedback



Surprise element and novelty – challenges, games, bonus and new activities/rewards



Distinguish users' engagement by implementing tiers and badges



Align social medias with the App



Constant actualization and dynamism

Current situation of  
City Points

● ● ● Good  
● ● ● Average  
● ● ● Weak



# Analysis – Market – Examples

Companies that were efficient in retaining their customers focused on exclusivity and implementation of tiers in their awarding strategy; collected their users' data and consequently used it to personalize their experience; and created ways of interact with users, such as gamification.



33

## Exclusivity & Tiers

The user's status is defined according to the nights spent on the Marriott brands. His benefits will be more exclusive as his status improves, which differs from six different levels.

With the implementation of these tiers, the company can engage customers and retain the most valuable ones with exclusive awards.



34

## Personalization

Amazon personalize is a machine learning service that reaches efficient individualized recommendations.

This program monitors the user's activities, such as visualizations and shops, that complements with additional demographic information given by the user and overcomes with an optimal model of personalized content.



35

## Interaction

By implementing a constant challenge between users, where they can share their daily activities in the app's feed or in their social media, Joule bug enhances the user's interaction, and thereby his time session.

With this interactive way to use its App, Joule Bug creates retention and efficiently promote sustainable habits.



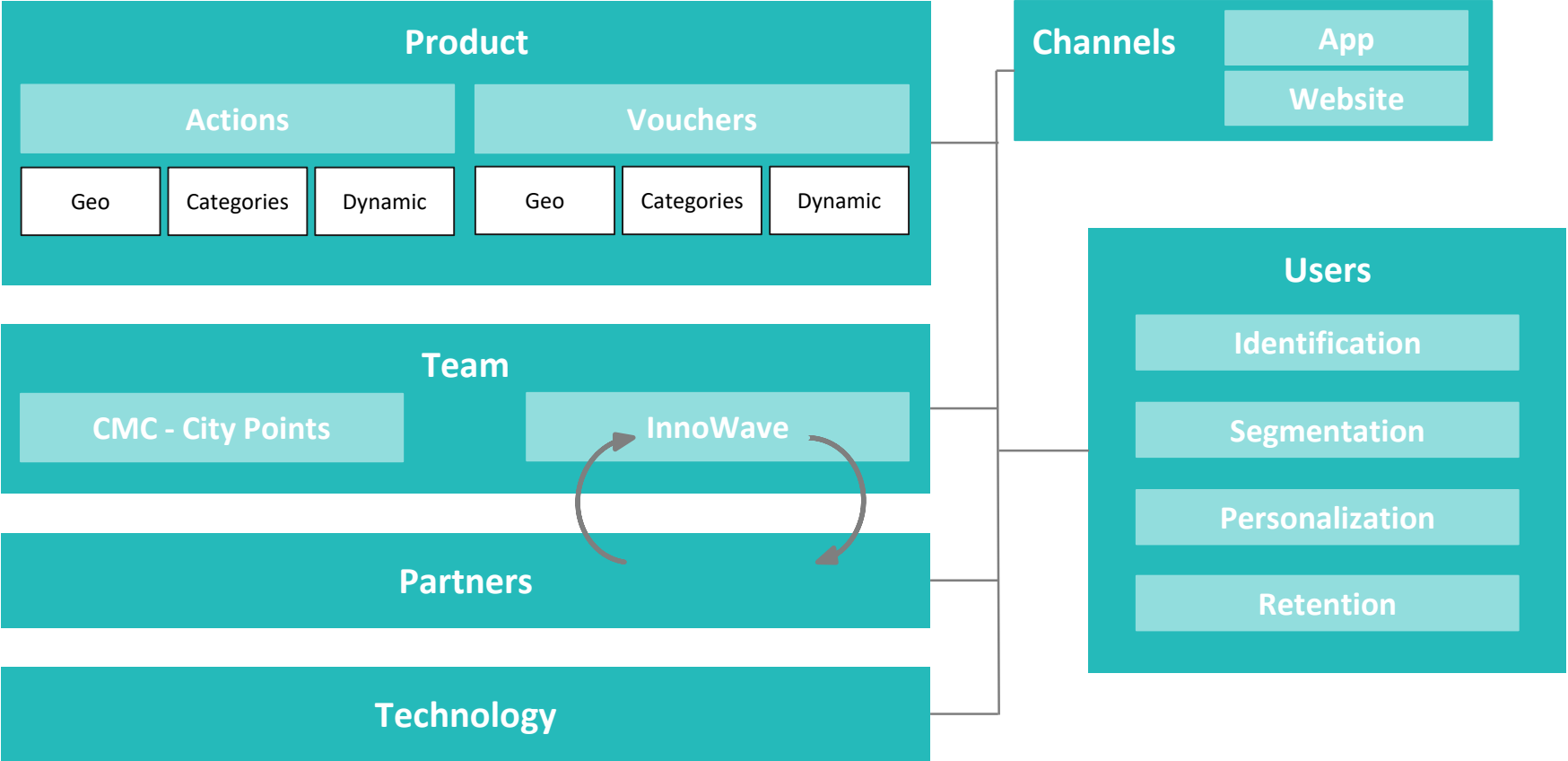
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## Data Analysis

By combining all google services, the company is able to understand how users are engaged with its content, what is important for them and what is not.

With this data collection, google can discover new insights from user's data, which users are likely to attract, or which customers have high revenue potential.

## 6. Recommendations



# Recommendations – Product – Geography

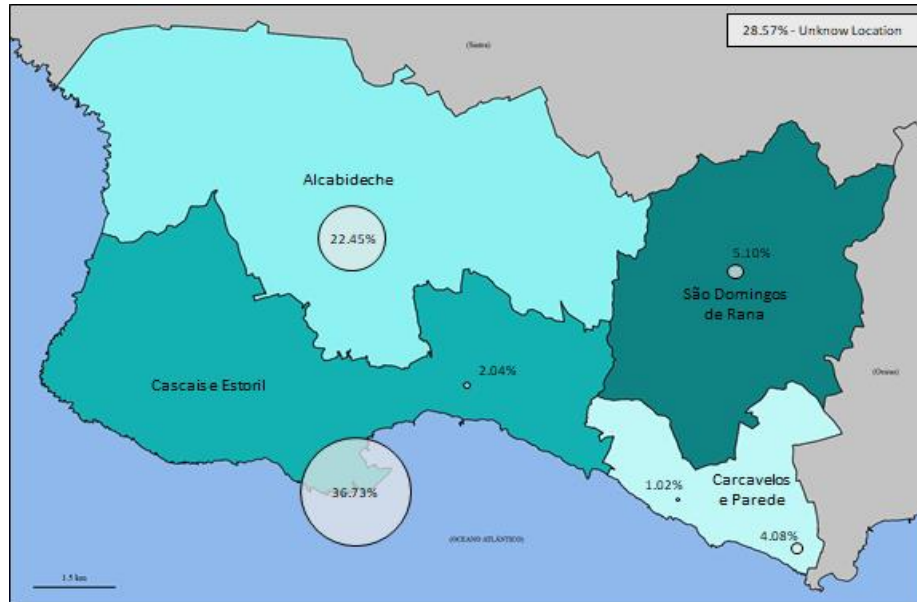
In order to reach more residents, City Points has to redistribute its vouchers and actions along the other districts.

## Vouchers and actions distribution

### Conclusions

Currently most of the actions and vouchers are available in Cascais and Estoril neighbourhoods

### ACTIONS - AS IS

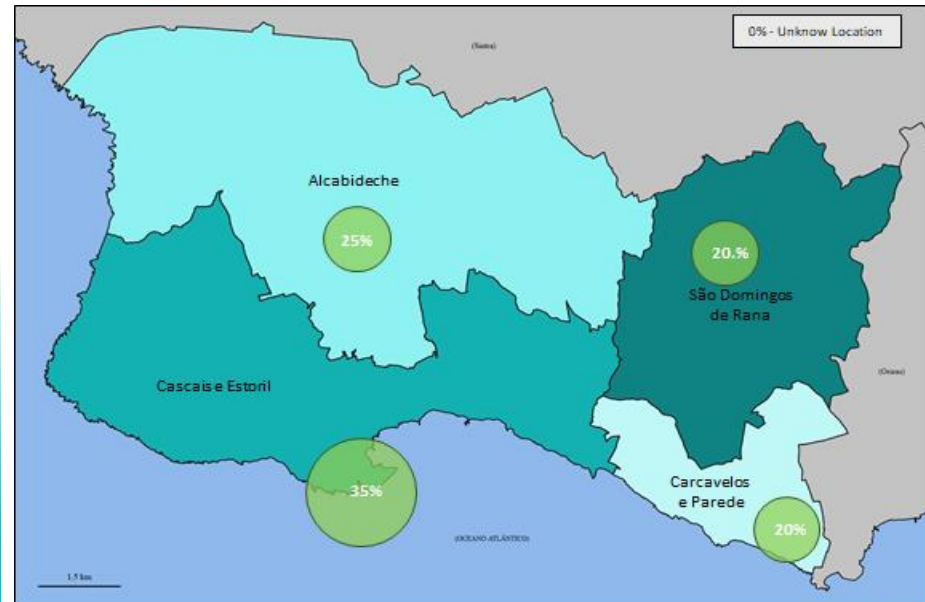


### Recommendations

Redistribution of vouchers and actions along the other districts by introducing new partnerships.

### ACTIONS - TO BE

*Illustrative*



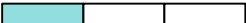


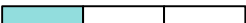
# Recommendations – Product – Actions – Categories (1/2)

The strategic guidelines for actions aim to reinforce the frequency of actions, in order to become habits; the continuous update and renewal of actions to bring novelty, while taking the most out of CMC's ecosystem.

Conclusion		Strategic Guidelines	
Actions Offer	Low offer of actions	F	<b>Frequency</b> – Create actions with a higher frequency practice and even provide actions that would not require any confirmation from a partner, this recommendation should promote the usage of the app.
	Low engagement of users on actions' performance	N	<b>Novelty</b> – Actions should be frequently modified and adapted to bring the novelty factor to the app. The creation of temporary challenges and integrate actions that can easily be adjusted to different events are some of the examples given.
	Low frequency actions	E	<b>Ecosystem</b> – Taking advantage of the CMC universe in order to integrate more events, actions and workshops into City Points.

## Recommendations – Product – Actions – Categories (2/2)

The recommendations presented aim to increase the practice of actions and the usage of the application.

Environment	Partner	Strategic	Estimated Time of Implementation
Shopping in biologic, local or sustainable supermarkets and markets	Biofrade Mercado Agrobio	F N	 6m 12m 18m
Consumptions in sustainable shops / vegetarian, biologic or sustainable restaurants	The Cru Dona Flor Café Organic Caffee	F	
Actions without partner's confirmation (plastic reduction, water consumptions, and electricity usage)	-	F N	
Participation in Workshops (about sustainability/ healthy food habits)	CMC	N E	
Mobility	Partner	Strategic	E. Time of Implementation
Buy the monthly transportation pass	CMC / CP	F E	 6m 12m 18m
Badges collection (buying monthly pass 3 months in a row)	-	F E	
Citizenship	Partner	Strategic	E. Time of Implementation
Report problems through Fix Cascais	CMC	E	 6m 12m 18m
Participation in CMC events (County's Budget, Conferences and Congresses)	CMC	N E	
Quizzes about County's Budget or other important topics to approach	-	F N	
Social Responsibility	Partner	Strategic	E. Time of Implementation
Actions without partner's confirmation (helping a neighbour or a visitor, donation of clothes or goods)	-	F N	 6m 12m 18m
Online cards collection (filling up a card with X hours of volunteering)	-	F N	

Once we analysed its dynamic, it was concluded that City Points has no interaction between users, also there is not track of the impact that users actions have on the community. The strategic lines aim to improve components of interaction with the user, such as social and gamification.

## Conclusion

## Strategic Guidelines

**Social  
Media**

App without social media integration

**Impact  
Metrics**

There is no history or track of users' actions impact.

S

**Social** – When we compared to similar programs (previously mentioned), City Points lacks a social component, which could greatly enrich its dynamic and user experience, by creating a community and empowering the engagement with program.

G



**Gamification** – Gamification it is one of the main component of the program, for that reason City Points actions should have this gaming, competitive and evolution strand.

V

**Alignment with Core Values** – Actions' dynamics should be linked to the purpose of City Points. In addition to promoting good citizenship and sustainable practices, it should also keep track of the user's actions so they could be motivated by the impact they generate.

## Recommendations – Product – Actions – Dynamic (2/3)

Nowadays, the integration of Social Media into Loyalty Programs is an important component, either for users to earn points or for City Points to share information in more appealing formats while creating a sense of community.

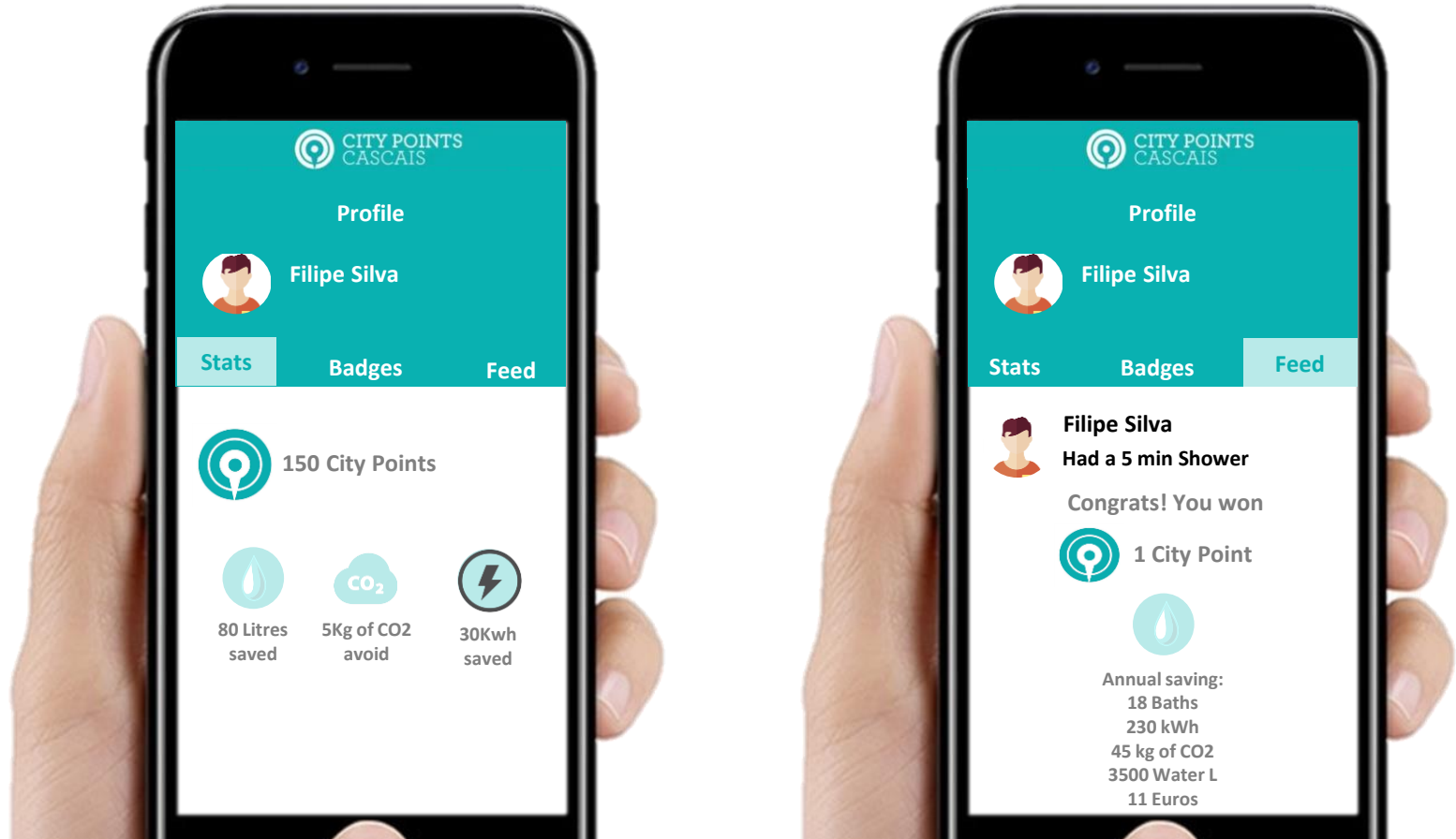
Social Media	Strategic	E. Time of Implementation
Creation of a user's feed	S G	 6m 12m 18m
Earning points by "following" CMC, City Points on social media or by sharing their posts (limited points)	S G V	
Possibility of sharing actions made and earn points for it.	S G	
Challenge friends (send actions to our friends on the app, and earn extra points, if both do the action – limited points)	S G	
Earning points using a "referral" code (by using a friend's code during registration both will earn extra points)	S G	
Impact Metrics	Strategic	E. Time of Implementation
Create metrics that cover different categories (Environment, Mobility, Social Responsibility and Citizenship): <ol style="list-style-type: none"> <li>1. Kgs recycled</li> <li>2. Litres of Water saved</li> <li>3. Kw/h saved</li> <li>4. Avoided Diesel</li> </ol>	S G V	 6m 12m 18m
Add examples and curiosities, informing how much those actions represent (for example, swapping a beef will save up to 50 litres of water).	S G V	



## Recommendations – Product – Actions – Dynamic (3/3)

Placing Impact Metrics in the program is a dynamic way to enable users to see the positive consequences of their actions.

*Illustrative*



# Recommendations – Vouchers – Categories (1/2)

The vouchers' strategy is to acquire new users, retain the existing ones and promote sustainable habits. The recommendations given for the categories intend to contradict the low acquisition, by implementing exclusive and daily centered awards, as well as promoting sustainable habits.

## Conclusions

### Vouchers offer

Low acquisition from users

More than half of the vouchers have never been acquired

Acquisition mainly focused on cultural vouchers

Small focus on users' current expenses

## Strategic Guidelines



**Exclusivity** – The current number of disposable vouchers should be reduced and replaced with exclusive awards focused in the society's interests, in order to efficiently attract new users. These vouchers should be constantly renewed.





**Daily** – After acquiring new users, it is crucial to retain them. Bearing it in mind, City Points must align its offer with the user's daily activities and expenses by expanding its partnerships.



**Alignment with the Core Values** – In order to efficiently promote its purpose, City Points must increase the offer of vouchers that encourage sustainable habits.

## Recommendations – Vouchers – Categories (2/2)

The recommendations follow the strategic guidelines and are divided by category, potential partner and expected implementation time required.

Well Being	Partner	Strategy	E. Implementation time
Vouchers for sustainable food expenses	Pingo Doce      Continente	E      D      V	 6m      12m      18m
Vouchers for local sustainable restaurants	To be defined by CMC	E      D      V	
Voucher for recreation Apps	Amazon      Apple Store Fnac      Netflix	E	
Citizenship and Social Responsibility	Partner	Strategy	E. Implementation time
Food donation for charity institutions	To be defined by CMC	V	 6m      12m      18m
Winners of the “Mês do Freguês” recognition in the App	CMC	D	
Workshop of how to fill tax forms	-	E      D	
Culture	Partner	Strategy	E. Implementation time
Tickets for cinema (single and double tickets)	Lusomundo	E	 6m      12m      18m
Tickets for local theatres	CMC	E      V	
Increase tickets offer for cultural events with high participation	EDP      Cascais Christmas Festivais do Mar      Village	E	
Environment	Partner	Strategy	E. Implementation time
Domestic recycle bin offer	CMC	V	 6m      12m      18m
Sustainable cooking workshop	Cooking Memories      CMC	V	
Mobility	Partner	Strategy	E. Implementation time
Discount voucher in transportation Apps	Uber      Taxify	E	 6m      12m      18m
Electric Tuk Tuk tours	Tukdreams      Tukonme	V	

# Recommendations – Vouchers – Dynamic (1/3)

With an eye on leveraging the vouchers acquisition and the customer's experience, the awarding strategy must be personalized, interactive and reward the engaged user.

## Conclusions

## Strategic Guidelines

### Vouchers acquisition

Low number of acquired vouchers

35,56% of the acquired vouchers expired

### Awarding strategy

There is no differentiation in the awarding system to benefit engaged users

There is no interaction during the awards

Vouchers are not personalized



**Tiers of awarding** – The current awarding system must be adjusted in order to benefit and distinguish the engaged users among the others.



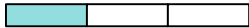

**Personalization** – The offered vouchers have to be aligned with the user's preferences to guarantee his full interest.



**Interaction** – The App must be interactive with the user, in order to obtain his full engagement.

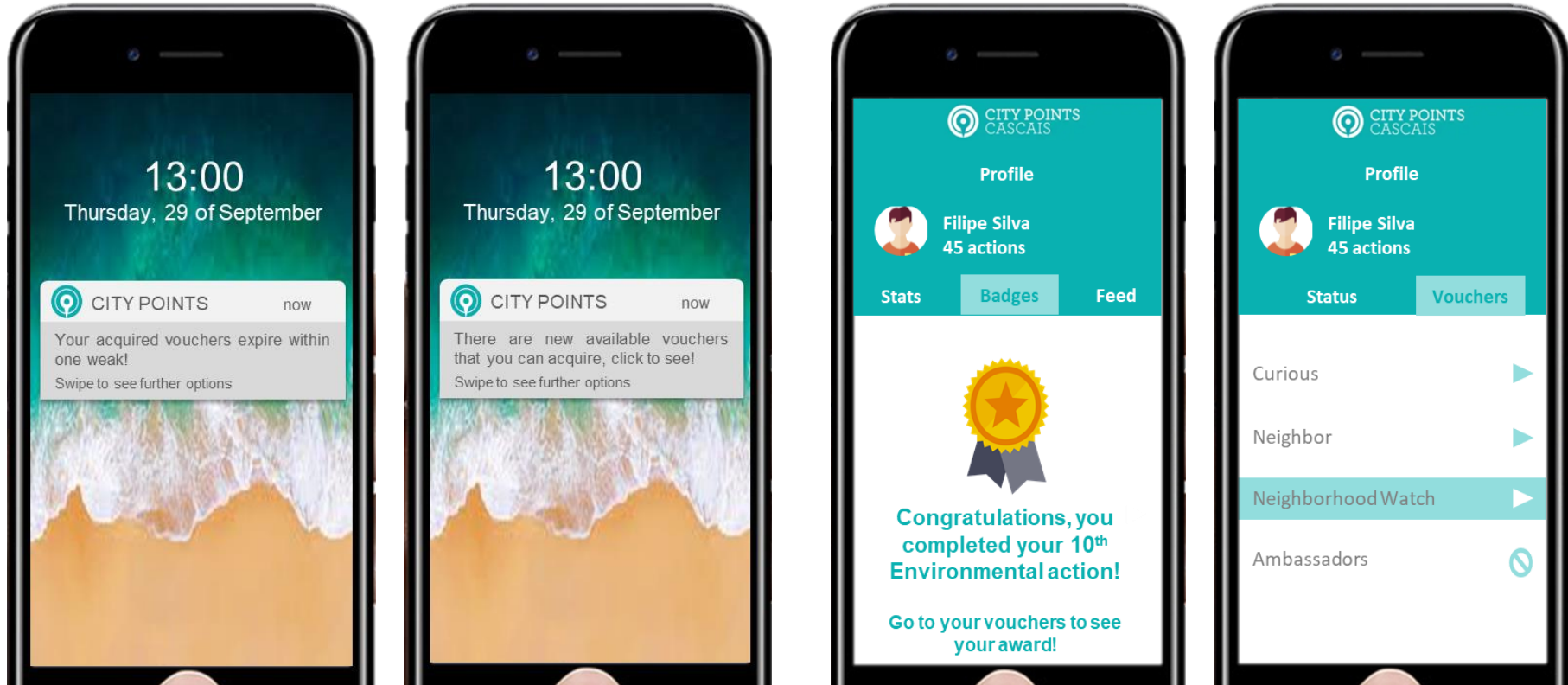
## Recommendations – Vouchers – Dynamic (2/3)

The implementation of notifications to aware user the existence of new vouchers and to use his acquired ones, can leverage the acquisition and use of vouchers. The awarding strategy can be more attractive and dynamic by implementing tiers, competition and personalized content.

Vouchers Acquisition	Strategy	E. Implementation time
Insert notifications to encourage the user to spend points acquiring vouchers, whenever new vouchers are available.	T P I	 6m 12m 18m
Insert notification to encourage the user to use his acquired vouchers, specially the ones that are almost expiring.	P I	
Awarding Strategy	Strategy	E. Implementation time
Implementation of tiers with discounts and exclusive offers according to the user's actions	T	 6m 12m 18m
Focus on gamification by implementing monthly rankings	T I	
Insert badges as a way to reward the number of actions done between categories. It would be drawn a prize when completed a specific number of actions in each area. The award would differ according to level accomplished.	T I	
Perform a study about user's preferences, (through rewarded surveys and past vouchers acquired) and personalize the awards.	P I	

## Recommendations – Vouchers – Dynamic (3/3)

The implementation of notifications will incentive users' involvement with City Points, which would be personalized according to user's preferences and current location. The introduction of badges will leverage the user's interaction and balance the actions performed. By implementing a status, the user will increase his engagement in order to obtain better rewards.



For the sustainable growth of this program the exchange of information, share of responsibilities among all involved and goals alignment is essential.

## Conclusion

### City Points and InnoWave

High dependence of City Points on Innowave on access to information and system development

Roadmap in need of revision and quick update

Need to outline roles and responsibilities

## Recommendations

**Need of an urgent meeting between City Points and InnoWave strategic team for a brainstorming, re-evaluation and follow up of the partnership:**

1. Roles and Responsibilities
2. Commitment and engagement of both partners
3. Plan development and schedule
4. Situation point and reality check
5. Contract Review

*Benefits to CMC with InnoWave partnership:*

- Having a pioneer product
- Technical capability
- Entrepreneurial Visibility (partnership between private and public organizations)



*Benefits to InnoWave with CMC partnership:*

- CMC as a Pilot Organization
- CMC's innovative reputation
- Having CMC as Project Ambassador and satisfied customer



# Recommendations – Technology (1/2)

The implemented technologies must enrich the costumer experience, as well as his navigation. Besides, it must develop the App interaction and collection of the consumer's data.

## Conclusions

### Technology

There is no interation between users

Lack of a personalized navigation through the App

It is impossible to share an action through the App

Lack of interaction with the user

## Strategic Guidelines

U

**User's Experience** – The use of technology must create an unique experience and mainly focused in the consumer.

F

**Functionality** – The App's functionalities must guarantee the implementation of the previous recommendations.

D

**Database** – Implementation of data collection tools, through the user's profile and preferences, in order to increase the information about him.



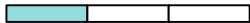

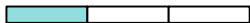
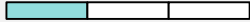





N

**Navigation** – The usage of the App must be quick, intuitive and user friendly, in order to potentiate the time session of the user.








## Recommendations – Technology (2/2)

The principal points of improvement are user interaction, app functionalities and navigation. By implementing innovative solutions, City Points will counter the user's short time consumed in the App.

Technology	Strategy	E. Implementation time
Creation of a profile with the possibility to add friends	U F N	 6m 12m 18m
Personalization of the app according to the data given by the user and his history in the App	U D	 6m 12m 18m
Develop a story and create a tutorial of how to use City Points	U N	 6m 12m 18m
Welcome video from the mayor/ambassadors explaining the purpose of the App	U	 6m 12m 18m
Implementation of interactive quizzes about sustainability	U	 6m 12m 18m
Integration of the camera in the App to publish the action when it is done	U F	 6m 12m 18m
Creation of metrics showing the user's impact in sustainability	U F D N	 6m 12m 18m
Introduction of notification in the system (opt-in e opt-outs)	F	 6m 12m 18m
Improvements of log-in procedures	F N	 6m 12m 18m
Implementation of past vouchers/action done, division by categories, as well as their preferences	U F D N	 6m 12m 18m
Creation of a website with similar functions of the App	F N	 6m 12m 18m

During Customer Journey, City Points reaches good acquisition results, but it is lacking strategies for the up following stages.

	Recommendations	E. Time of Implementation
Acquisition	Choose most suitable channels for customer acquisition: <ul style="list-style-type: none"> <li>Baby Boomers (newspapers, social events, television)</li> <li>X Generation (websites, television)</li> <li>Millennials (social media, bloggers/influencers)</li> <li>Z Generation (social media, Youtubers)</li> </ul>	 <div>6m 12m 18m</div>
	Define tactics and continuous monitorization of channel's and acquisitions tools' efficiency.	
	Acquisition Costs Monitorization	
Identification	Implement a Survey to all and new users where Gender, Age, City and Neighbourhood, preferences and lifestyle - data that will help in segmentation process.	 <div>6m 12m 18m</div>
	Collect Net Promoter Score by sending a survey after X sessions	
	Have an updated Database with sessions history	
Segmentation	Efficient Segmentation: <ul style="list-style-type: none"> <li>Demographic (age, gender, nationality)</li> <li>Behavioural (light, medium, heavy users)</li> <li>Geographic (neighbourhood, country)</li> <li>Psychographic (lifestyle, social status, clusters)</li> </ul>	 <div>6m 12m 18m</div>
	Organize the offer and program according most valuable segments	
	Have an updated Database with preferences and consumptions patterns	
Personalization	Adapt actions and vouchers offer to each user using its historical data	 <div>6m 12m 18m</div>
	Integrate Personalized messages (Welcome message, Points earned, as in many interactions as possible)	
Retention	Sessions history monitorization and identify "pain points" when do user reduce their activity and use premiation, recognition, or feedback tools to get them back.	 <div>6m 12m 18m</div>
	Ask for feedback	
	Membership anniversary premiation	

# Recommendations – Channels

The principal channel of interaction is through the app. However, there is an opportunity to expand to a website and increase its target audience to other segments.

## Conclusions

## Strategic Guidelines

The App is the only channel available to interact with City Points

**APP** - Due to its quick, dynamic and easy access, the mobile App would continue to be City Points' main channel. However, to access this channel it is necessary internet and available storage in the users' smartphone, which is the major constraint for using it. In addition, the target audience of City Points would be restricted only to smartphone users.

**Website** - By expanding its channels through a Website, City Points would solve the lack of available storage in the user's smartphone and would attract new customers. Additionally, analysis of data via Google Analytics would become more effective.



Explanatory



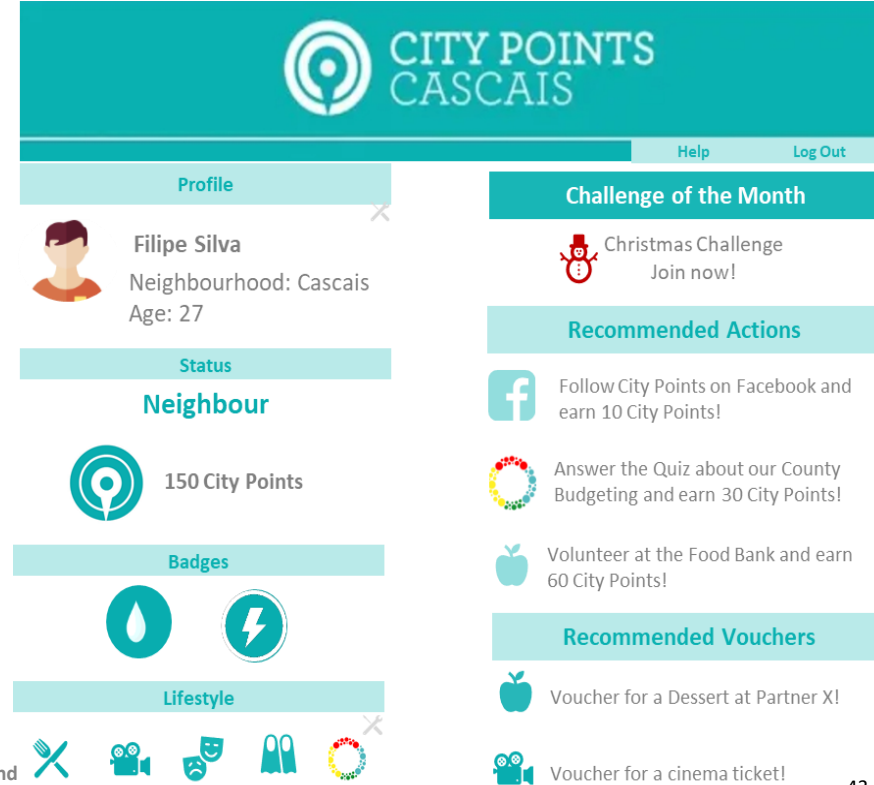
Consulting actions and vouchers



Access profile



Earn and spend points



# Recommendations – Roadmap

As a final stage, resulting from the strategic recommendations defined for City Points, a Roadmap was drawn with the main areas to be developed, following a priority arrangement and respective estimated implementation launch time.

Recommendations	Road Map (Implementation launch)					
	Next 3 months	6 months	9 months	12 months	15 months	18 months
Gather strategic City Points and InnoWave strategic teams						
Identify City Points' Public						
1. Survey as an action to perform						
2. Segment users based on answers given on the survey						
Vouchers						
1. Diversify available vouchers following strategic lines(e.g. Exclusive and focused on frequent users expenses)						
2. Creation of tiers to reward participating users						
3. Notifications Integration						
Actions						
1. Creation of new actions following strategic lines (e.g. more daily actions and actions without confirmation)						
2. Creation of Temporary Challenges and Quizzes						
3. Integration of Impact Metrics						
Full access to Online Dashboard and its continuous analysis						
App Dynamics						
1. Badges Creation						
2. Social Media Integration						
3. Personalized offer for actions and vouchers						
Website creation						
1. Only Explanatory						
2. Total Program Integration on the channel						
New implementations monitorization and adjustments						



**Team** Usually Consulting Labs are composed by a team of 4 or 5 students, which strongly impacts the extension and detail of the project that can be developed in such time period. With a larger team we would increase the number of inquiries done during Green Fest and attempt to visit other events, which could provide us more representativeness and smaller margin of error about CP's potential population. With more members, the Market analysis could be broader about technological topics, deeper in loyalty literature review, and more exhaustive on suitable peers, since a larger team improves insights, opinions and work input. The Customer Journey recommendations could contain more detailed information and guidance values for better monitorization of CP's performance, as it was not possible, this endorsement is suggested for further research.

**Data** Data collection was dependent on InnoWave, making it hard to have constant and updated data, for that reason all the data matched a time period (from 1<sup>st</sup> of August 2017 until the 25<sup>th</sup> of September 2018) that remain the same until the end of the project. Relevant reports, such as session's history, were not accessible, thus making impossible to segment customers, using RFM (recency, frequency and monetary) approach nor to calculate the customer lifetime cycle that would be used for market comparisons.

**Survey Adjustment and Sample Profile** The conducted survey, with the initial aim of gathering the Net Promoter Score, had to be adapted as the interviewees revealed no knowledge about the application. The questions, rather than evaluating the app, evaluated the concept of City Points instead, which is not representative of actual users' opinion. Surveys were collected during the Green Fest festival, where the Sample Profile may be influenced, by the typical audience of this event (already conscientious and active citizens within social responsibility and sustainable topics), which could inflate CP's concept evaluation and differ from the vouchers preferences presented before.

**Further Research** We recognized that there is a gap on our knowledge about CP's current customers that would benefit from a further research. Session's History will be useful (CP must be resolute in gathering this data from InnoWave) to draw a Customer Journey and Lifetime cycle, and then make it possible to finish customer segmentation using RFM approach (this does not mean that is the only possible segmentation, however it would be helpful on an initial stage). Active Member and Engagement levels deserve a designation (which were previously proposed, however we were lacking data for more truthful calculations) and can easily be carried out after receiving this Session report. Besides session data, a research about customers profile should be conducted, a Survey directly applied on the App is a straightforward tool to gather key facts about users. It would be gainful to use this Survey for a NPS analysis, which would give a real idea on how is CP answering users' expectations. Only after these main tasks will be possible to know who CP's users are and their preferences, and therefore adjust its product (actions and vouchers). For that reason, an investigation partnerships will be needed afterwards. As mentioned before, we believe that a detailed plan for CP's Customer Journey should be created, specially for acquisition, personalization and retention phases, after knowing CP's current public it will be possible to identify which channels, product offer and program interaction work best to each generation or persona (as suggested in Appendices page 47). Further economic analysis should also be conducted before and during implementation stages, assuring that the impact and results of these new practices are sustainable for City Points.

## 8. Individual Report

While choosing the work project theme, I was seeking for a meaningful and demanding project that was aligned with my interest and area of expertise. For that reason, I decided to take the consulting field lab as my first choice. I always had an especial interest in consulting, and, with this experience, I would have the opportunity to deepen my studies about that. Hence, I may possibly reveal my theoretical background of management but also experience a practical approach from a real company's struggle and learning crucial insights about the consultancy world.

The consulting lab was a challenge for me in many different perspectives: the professional experience, the team cooperation and the project itself. Firstly, from the professional experience perspective, working in a project that would possibly impact the community had created a higher sense of responsibility. In addition, the efficient communication between the team and the client is a very important aspect to take into consideration in order to align the work with the client's prospects. In this project, the team faced some discrepancies between the information available of City Points and the client's initial expectations. Secondly, teamwork and cooperation were also significant along the whole project because constant support and feedback from the team members were imperative to achieve mutual understanding and consequently the greatest outcomes.

Lastly, the project itself was divided into three phases – diagnosis, analysis, and recommendations. When doing the first phase of the project, the so-called Diagnosis, the main learning was how to analyze and deal with Data. The importance of being persistent with the client to obtain the information needed and on time to be able to sustain the work was clearly highlighted, in which the absence of information could threaten the whole project. In addition, when dealing with large information, every detail is important and cannot be neglected, that is why patience and attention to detail were crucial to succeed. Then, during the analysis phase, setting deadlines was a critical aspect due to the limited time but also because it helped the team to become more effective. Learning how to perform a critical research also helped to attain the most relevant information to the project. In the recommendations, critical thinking was an important insight because every suggestion given was first evaluated in order to provide the precise result. Creativity was also important when suggesting recommendations because the solution sometimes is the disruptive one.

To sum up, this experience added value to my personal as well as professional life. I not only gathered insights about the consultancy world and developed a meaningful project with a great impact on society as well as developed skills on how to be organized and demanding with myself. The responsibilities and trust given were also very important for my professional education. The success of this project may influence me in considering consulting as a possible career to follow.



After working in Hospitality for three years I decided to improve my academic skills and deepen my knowledge in the management field, nevertheless for my thesis project I was looking back for something closer to the market reality, or where I could solve a company's real problem. For that reason I have chosen the Consulting Lab for my final master's project, I also believe that consulting projects help tremendously on our thought structuring and problem approach, capabilities that I felt I still needed to improve.

During this time I learned that, sometimes, the main focus of a project may change, for instance, the initial concern for City Points was "how can we grow?", but after our diagnosis phase, we identified many basic improvements needed before a growing and expansion stage. This awareness, adjustment and realignment on client's expectation were great for flexibility and adaptation improvement, all of these while assuring that the client would still receive a successful deliverable. It was rewarding as well to improve my "finisher" skills, as being more detailed and demanding on how a presentation should be, by using better approaches on how to organize and present data and information.

I believe it is also important to recognize that, more frequently than desired, we depend on others for the project's success, either on the client's stakeholders, on our own colleagues or on the client itself, as most of the times. It is crucial to diagnose those limitations from the beginning and how to work around them, finding other approaches, ways of gathering and analysing data and thus successfully present desirable outcomes. Besides, the Consulting Lab allowed me to efficiently use my time and thinking, with a Steering Meeting each month, it forced us to follow a tight road map, where sometimes it felt overwhelming, but thanks to it, I finally realized exactly what scope was and its importance in bordering a topic.

If I was giving the opportunity to restart this project, I would definitely place the Analysis stage earlier on the road map, personally, it was the most demanding but interesting phase. It had so much relevant and exciting information that triggered my interest, specially about Customer Loyalty and Retention. This opportunity to work on a different area from what I was used to, and enjoying it as much as I did, made me considering Consulting as a possible career path, as you easily engage with a challenge as if it was your own, in addition of having to understand, even if superficially, different subjects and areas, which deeply enriches our professional persona. It was a challenging semester, however very rewarding not only for the team work, the project itself but for all the learning resulting from this master thesis.

- <sup>1</sup> Tabaku, E., Zerellari, M. (2015). *Brand Loyalty And Loyalty Programs; A Literature Review*. Romanian Economic Business Review, vol. 10(2), pp. 71-86.
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- <sup>3</sup> Shaukat, T., Auerbach, P. (2011). *Loyalty: is it really working for you?*. Mckinsey & Company. Available at: <https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/loyalty-is-it-really-working-for-you>
- <sup>4</sup> Mckinsey & Company. (2015). *Mobile fortifies customer loyalty*. Mckinsey & Company. Available at: <https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/mobile-fortifies-customer-loyalty>
- <sup>5</sup> Meyer-Waarden, L. (2008). *The influence of loyalty programme membership on customer purchase behaviour*. European Journal of Marketing, Vol. 42 Issue: 1/2, pp.87-114
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